

Page 12, delete the whole paragraph starting in line 19, and replace it with the following new paragraph.

If this condition is not verified in step 240, it may be inferred that an unauthorized reloading process probably has been carried out. In this case, the transaction process proceeds to step 241. Distinguished here is whether the falsification has been attributed by the terminal or by the customer. If the customer is responsible, the customer is entered into a black list in step 242. A customer blocking document is preferably generated and sent to the mobile radio telephone 1, 10 of the customer in order to set the blocking flag and to disable the identification module associated with the customer. The customer blocking document may also be sent to all terminals or at least the terminals located in a predefined geographical area in order to enter this particular customer into the black list of those terminals. If, on the other hand, the problem was caused by the terminal, The server in this case enters the terminal into a terminal black list in step 243. In addition, a terminal blocking document may be generated and sent to the terminal to disable the terminal in future transactions.

IN THE CLAIMS:

Please cancel claim 22 without prejudice.

Please amend the following claims:

1. (Amended) A financial transaction method between a customer and a terminal, said customer being equipped with a mobile radio telephone which can be used in a mobile radio network, said mobile radio telephone comprising a mobile device and a removable identification module, in which at least a customer identification and a monetary amount can be stored, said monetary amount being able to be reloaded through secured reloading documents from a service center, wherein said reloading documents are transmitted by means of digital messages via said mobile radio network, said method comprising:

transmitting, from said identification module of said mobile radio telephone, said customer identification, via a contactless interface between said identification module and said terminal, to a contactless transceiver of said terminal;

checking, by said terminal upon receiving said customer identification, authorization